

WHAT IS CLAIMED IS:

1. A method for processing credit card data through a
5 wireless hand held device, said method comprising the
steps of:

reading credit card data from a credit card
utilizing a credit card reader integrated with a
10 wireless hand held device; and

physically permitting a credit card holder to input
an electronic signature through a touch screen display
integrated with said wireless hand held device to
15 authorize a credit card transaction associated with said
credit card.

2. The method of claim 1 further comprising the step
of:

20 transferring said credit card data from said
wireless hand held device to a wireless network.

3. The method of claim 1 wherein the step of
25 physically permitting a credit card holder to input an
electronic signature through a touch screen display
integrated with said wireless hand held device to
authorize a credit card transaction associated with said
credit card, further comprising the steps of:

30 accepting a physical signature input via said touch
screen display by a credit card holder; and

converting said physical signature to an electronic signature.

5 4. The method of claim 3 further comprising the steps of:

transferring said electronic signature from said wireless hand held device through a wireless network to a server.

10

5. The method of claim 4 further comprising the step of:

15 authenticating said electronic signature and said credit card data through said server; and

storing said credit card transaction at said server.

20 6. The method of claim 5 further comprising the step of:

25 rendering said electronic signature as a facsimile of a physical signature associated with said electronic signature and credit card transaction data at a printing station associated with said wireless network.

7. The method of claim 5 further comprising the step of:

30

rendering said electronic signature as a facsimile of a physical signature associated with said electronic signature and credit card transaction data at a printing

station associated with said credit card holder.

8. The method of claim 5 further comprising the step of:

5

rendering credit card transaction data and said electronic signature as a digitized representation of a physical signature to an electronic mailbox associated with said credit card holder.

10

9. The method of claim 5 further comprising the step of:

15 rendering an electronic receipt in an electronic medium selected by said credit card holder, wherein said electronic receipt verifies said credit card transaction.

20 10. The method of claim 5 further comprising the step of:

25 rendering an electronic receipt in an electronic medium selected by said credit card holder, wherein, said electronic receipt verifies said credit card transaction and wherein said rendering is based on a credit card holder profile of said credit card holder.

11. The method of claim 10 further comprising the step of:

30

transferring said electronic receipt to a user e-mail account associated with said credit card.

12. The method of claim 5 wherein the step of authorizing said electronic signature and said credit card data through said server, further comprises the step of:

5

authorizing said electronic signature and said credit card data through an authorization server associated with said wireless network.

10 13. The method of claim 2 further comprising the step of:

authorizing said electronic signature and said credit card data through a credit card authorization
15 server associated with said wireless network.

14. The method of 1 further comprising the step of:

transferring an electronic record of said credit
20 card transaction to a wireless printer from said wireless hand held device through wireless communications.

15. The method of 1 further comprising the step of:

25

transferring an electronic record of said credit card transaction to a wireless hand held device associated with said credit card holder through said wireless communications.

30

16. A system for processing credit card data through a wireless hand held device, said system comprising:

credit card reading module for reading credit card
5 data from a credit card utilizing a credit card reader integrated with a wireless hand held device; and

electronic signature module for physically
10 permitting a credit card holder to input an electronic signature through a touch screen display integrated with said wireless hand held device for use in authorizing a credit card transaction associated with said credit card.

15 17. The system of claim 16 further comprising:

wireless communications module for transferring
said credit card data from said wireless hand held device to a wireless network.

20

18. The system of claim 16 wherein said system further comprises:

conversion module for converting a physical
25 signature of a credit card holder to an electronic signature.

19. The system of claim 17 further comprising:

transmission module for transmitting said
30 electronic signature from said wireless hand held device through said wireless communications module to a wireless printer.

20. The system of claim 17 further comprising:

5 authorization module for authorizing said electronic signature and said credit card data through a remote server.

21. The system of claim 20 further comprising:

10 rendering module for rendering said electronic signature as a facsimile of a physical signature of said credit card holder and credit card transaction data at a printing station associated with said wireless network.

15 22. The system of claim 20 further comprising:

20 rendering module for rendering said electronic signature as a facsimile of said physical signature and credit card transaction data at a printing station associated with said credit card holder.

23. The system of claim 20 further comprising:

25 rendering module for rendering said electronic signature as a digitized representation of said physical signature and credit card transaction data at an electronic mailbox associated with said credit card holder.

30 24. The system of claim 20 further comprising:

rendering module for rendering an electronic receipt in an electronic medium for said credit card

holder, wherein said electronic receipt verifies said credit card transaction.

25. The system of claim 24 further comprising:

5

transfer module for transferring said electronic receipt to a user e-mail account associated with said credit card.

10 26. The system of claim 20 wherein said authorization module further comprises:

15 authorization module for remotely authorizing said electronic signature and said credit card data through a credit card authorization server associated with said credit card.

20 27. The system of claim 20 wherein said authorization module further comprises:

authorization module for authorizing said electronic signature and said credit card data through a credit card authorization server through said wireless network.

25

28. The system of 20 further comprising:

30 transfer module for transferring an electronic record of said credit card transaction to a wireless printer from said wireless hand held device through wireless communications.

29. The system of claim 16 further comprising:

transfer module for transferring an electronic
record of said credit card transaction to a wireless
hand held device associated with said credit card holder
5 through said wireless communications.

30. A wireless hand held device for reading credit cards, comprising:

5 a touch screen display integrated with said wireless hand held device;

a credit card reader integrated with said wireless hand held device;

10

an electronic signature module for accepting and processing a physical signature input via said touch screen display by a credit card holder; and

15

wireless communicator integrated with said wireless hand held device that permits said wireless hand held device to communicate with a wireless network, thereby permitting an electronic signature and credit card data read from a credit card through said credit card reader to be transferred from said wireless hand held device to said wireless network.

20

25